

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 03/09/23

Next Closing Date 04/07/23

Account Ending █ 4003

p. 1/7

Customer Care: 1-800-492-3344

TTY: Use Relay 711

Website: americanexpress.com

**New Balance**  
**Minimum Payment Due**

\$4,690.02

\$1,346.84

**Payment Due Date****04/03/23**

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 04/03/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

|                              |          |         |
|------------------------------|----------|---------|
| Only the Minimum Payment Due | 13 years | \$8,712 |
|------------------------------|----------|---------|

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

→ Please refer to the **IMPORTANT NOTICES** section on [page 7](#).

→ For information on your Pay Over Time feature and limit, see [page 5](#)

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$4,690.02.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending █ 4003**Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**04/03/23**

New Balance  
**\$4,690.02**

Minimum Payment Due  
**\$1,346.84**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
Amount Enclosed





**Business Gold Card**  
VENTWELL INC  
ANDREW MULKERIN  
Closing Date 03/09/23

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Account Ending █ 4003

**Customer Care & Billing Inquiries**  
International Collect  
Lost or Stolen Card  
Express Cash  
**Large Print & Braille Statements**

**1-800-678-0745**  
1-336-393-1111  
1-800-678-0745  
1-800-CASH-NOW  
**1-800-678-0745**



**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

#### Hearing Impaired

Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and 1-800-678-0745

## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>       |
|-----------------------------------|--------------------|------------------------|--------------------|
| <b>Payments</b>                   | \$0.00             | -\$2,841.85            | -\$2,841.85        |
| <b>Credits</b>                    | \$0.00             | \$0.00                 | \$0.00             |
| <b>Total Payments and Credits</b> | <b>\$0.00</b>      | <b>-\$2,841.85</b>     | <b>-\$2,841.85</b> |

### Detail

\*Indicates posting date

|           |                 | <b>Amount</b>              |
|-----------|-----------------|----------------------------|
| 03/02/23* | ANDREW MULKERIN | ONLINE PAYMENT - THANK YOU |
| 03/08/23* | ANDREW MULKERIN | ONLINE PAYMENT - THANK YOU |

## New Charges

### Summary

|                          | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>      |
|--------------------------|--------------------|------------------------|-------------------|
| ANDREW MULKERIN █ 4003   | \$1,208.84         | \$3,285.62             | \$4,494.46        |
| IRENE MULKERIN █ 1140    | \$0.00             | \$73.11                | \$73.11           |
| ANDRIA LAUER █ 1207      | \$0.00             | \$18.01                | \$18.01           |
| <b>Total New Charges</b> | <b>\$1,208.84</b>  | <b>\$3,376.74</b>      | <b>\$4,585.58</b> |

### Detail

♦ - denotes Pay Over Time activity

|          |   |             |    | <b>Amount</b> |
|----------|---|-------------|----|---------------|
| 02/15/23 | VISTAPRINT<br>8662074955  | WALTHAM     | MA | \$114.86 ♦    |
| 02/16/23 | BT*JIFFYSHIRTS.COM US L.P.<br>3023074081  | WILMINGTON  | DE | \$64.82 ♦     |
| 02/16/23 | REPUBLIC SERVICES TRASH<br>003216873 85054<br>UTILITIES   | PHOENIX     | AZ | \$167.74 ♦    |
| 02/18/23 | ALLEGNT AIR, LLC 021770021782952<br>Allegiant Airlines<br>From: HARRISBURG INTERNA To: SARASOTA/BRADENTON<br>HARRISBURG INTERNA G4 E<br>HARRISBURG INTERNA G4 E<br>Ticket Number: CJR6WP<br>Passenger Name: MULKERIN IRENE<br>Document Type: PASSENGER TICKET<br>Date of Departure: 06/24 | 702-5058888 | NV | \$686.00 ♦    |
| 02/18/23 | PROPAY*Capital Area Flag Football 39367<br>sp.merchant.X935WXyZSWzAt  | 7174600986  | PA | \$128.00 ♦    |

**Detail Continued**

♦ - denotes Pay Over Time activity

|          |  |               | Amount     |
|----------|--|---------------|------------|
| 02/21/23 | AUTODESK INC.*AUTODESK INC - 1-855-301<br>DIGITAL GOODS: APPS  | SAN RAFAEL    | \$249.10 ♦ |
| 02/27/23 | ALRO STEEL CORP<br>800-528-4800  | 800-528-4800  | MI         |
| 03/05/23 | TRIMBLE INC TRIMBLE Inc<br>http://connect.trimble.co   | WESTMINSTER,  | CO         |
| 03/06/23 | THE YORK WATER CO<br>7178453601  | (717)845-3601 | PA         |
| 03/08/23 | COLUMBIA GAS OF PENNSYLVANIA<br>8884604332   | COLUMBUS      | OH         |
| 03/08/23 | COLUMBIA GAS OF PENNSYLVANIA<br>8884604332   | COLUMBUS      | OH         |
| 03/08/23 | AMAZON MARKETPLACE NA PA<br>BOOK STORES  | AMZN.COM/BILL | WA         |
| 03/08/23 | MCMASTER-CARR<br>INDUSTRIAL SUPPLY<br>ORD 23412/23411 ;REQ ANDREW W MULKER<br>IT1 LOW-STRENGT;UPI 5.0200;QTY1<br>IT2 18-8 STAINL;UPI 36.7200;QTY1<br>FRT 17.77;HDL 0.00;ITM5 | ROBBINSVILLE  | NJ         |
| 03/08/23 | MCMASTER-CARR<br>INDUSTRIAL SUPPLY<br>ORD 23430 ;REQ ANDREW W MULKER<br>IT2 SUPER-CORRO;UPI 9.4400;QTY1<br>FRT 16.74;HDL 0.00;ITM2   | ROBBINSVILLE  | NJ         |
| 03/08/23 | MCMASTER-CARR<br>INDUSTRIAL SUPPLY<br>ORD 23431 ;REQ ANDREW W MULKER<br>IT1 TIGHT-TOLER;UPI 23.8800;QTY1<br>IT2 TIGHT-TOLER;UPI 13.8500;QTY1<br>FRT 34.19;HDL 0.00;ITM3      | ROBBINSVILLE  | NJ         |
| 03/08/23 | MCMASTER-CARR<br>INDUSTRIAL SUPPLY<br>ORD 23416/23415/2342;REQ ANDREW W MULKER<br>FRT 17.4;HDL 0.00;ITM4   | ROBBINSVILLE  | NJ         |

 **IRENE MULKERIN**  
Card Ending █ 1140

|          |  |       | Amount    |
|----------|--|-------|-----------|
| 02/24/23 | TURKEY HILL #0280 950280101<br>7177289711      | ENOLA | \$62.32 ♦ |
| 02/27/23 | MCDONALD'S F1965 000000000825620<br>7177324228 | ENOLA | PA        |

 **ANDRIA LAUER**  
Card Ending █ 1207

|          |  |          | Amount |
|----------|--|----------|--------|
| 02/19/23 | ADOBE ACROPRO SUBS Adobe Systems<br>8004438158 | SAN JOSE | CA     |

**Fees**

|                                   | Amount        |
|-----------------------------------|---------------|
| <b>Total Fees for this Period</b> | <b>\$0.00</b> |



**Business Gold Card**  
VENTWELL INC  
ANDREW MULKERIN  
Closing Date 03/09/23

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Account Ending [REDACTED] 4003

## Interest Charged

|  | Amount          |
|--|-----------------|
| 03/09/23 Interest Charge on Promotional Balances | \$104.44        |
| <b>Total Interest Charged for this Period</b>    | <b>\$104.44</b> |

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2023 Fees and Interest Totals Year-to-Date

|                        | Amount   |
|------------------------|----------|
| Total Fees in 2023     | \$384.00 |
| Total Interest in 2023 | \$347.52 |

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

|                      | Annual<br>Percentage<br>Rate | Balance Subject<br>to Interest Rate | Interest<br>Charge |
|----------------------|------------------------------|-------------------------------------|--------------------|
| Pay Over Time option | 29.99% (v)                   | \$4,098.40                          | \$104.44           |
| <b>Total</b>         |                              |                                     | <b>\$104.44</b>    |
| (v) Variable Rate    |                              |                                     |                    |

## Information on Pay Over Time

### Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$6,100.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

### Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$2,618.82 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

### Pay Over Time Setting: ON

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 04/07/23 Next Closing Date 05/09/23

Account Ending █ 4003

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**Customer Care:** 1-800-492-3344  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

|                            |                   |
|----------------------------|-------------------|
| <b>New Balance</b>         | <b>\$6,152.92</b> |
| <b>Minimum Payment Due</b> | <b>\$173.00</b>   |
| <b>Payment Due Date</b>    | <b>05/03/23</b>   |
|                            |                   |

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 05/03/23, you may have to pay a late fee of \$39.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

| If you make no additional charges and each month you pay... | You will pay off the balance shown on this statement in about... | And you will pay an estimated total of... |
|---|--|---|
| Only the Minimum Payment Due                                | 18 years   | \$16,794                                  |
| \$247   | 3 years  | \$8,903<br><i>(Savings = \$7,891)</i>     |

If you would like information about credit counseling services, call 1-888-733-4139.

- See page 2 for important information about your account.
- Please refer to the **IMPORTANT NOTICES** section on **page 7**.
- For information on your Pay Over Time feature and limit, see **page 5**
- ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,152.92.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending █ 4003**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**05/03/23**

New Balance  
**\$6,152.92**

Minimum Payment Due  
**\$173.00**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
**Amount Enclosed**





**Business Gold Card**  
VENTWELL INC  
ANDREW MULKERIN  
Closing Date 04/07/23

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Account Ending █ 4003



**Customer Care & Billing Inquiries**  
International Collect  
Lost or Stolen Card  
Express Cash  
**Large Print & Braille Statements**

**1-800-678-0745**  
1-336-393-1111  
1-800-678-0745  
1-800-CASH-NOW  
**1-800-678-0745**



**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

**Hearing Impaired**

Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and **1-800-678-0745**

## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>       |
|-----------------------------------|--------------------|------------------------|--------------------|
| <b>Payments</b>                   | -\$1,208.84        | -\$138.00              | -\$1,346.84        |
| <b>Credits</b>                    | \$0.00             | \$0.00                 | \$0.00             |
| <b>Total Payments and Credits</b> | <b>-\$1,208.84</b> | <b>-\$138.00</b>       | <b>-\$1,346.84</b> |

#### Detail

\*Indicates posting date

| <b>Payments</b>           | <b>Amount</b>              |
|---------------------------|----------------------------|
| 03/16/23* ANDREW MULKERIN | ONLINE PAYMENT - THANK YOU |

## New Charges

### Summary

|                          | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>      |
|--------------------------|--------------------|------------------------|-------------------|
| ANDREW MULKERIN █ 4003   | \$0.00             | \$2,601.35             | \$2,601.35        |
| IRENE MULKERIN █ 1140    | \$0.00             | \$77.61                | \$77.61           |
| ANDRIA LAUER █ 1207      | \$0.00             | \$18.01                | \$18.01           |
| <b>Total New Charges</b> | <b>\$0.00</b>      | <b>\$2,696.97</b>      | <b>\$2,696.97</b> |

#### Detail

♦ - denotes Pay Over Time activity



**ANDREW MULKERIN**

Card Ending █ 4003

|          |   |               | <b>Amount</b> |
|----------|---|---------------|---------------|
| 03/10/23 | AMAZON MARKETPLACE NA PA<br>BOOK STORES                 | AMZN.COM/BILL | WA \$21.70 ♦  |
| 03/10/23 | USPS.COM POSTAL STORE 282473001<br>8007826724           | 800-782-6724  | MO \$26.75 ♦  |
| 03/14/23 | CV BOYS BASKETBALL BOOSTERS<br>squareup.com/receipts    | Mechanicsburg | PA \$160.00 ♦ |
| 03/14/23 | CHILD COMM PED EAST<br>MEDICAL                          | PITTSBURGH    | PA \$92.00 ♦  |
| 03/21/23 | ALRO STEEL CORP<br>800-528-4800                         | 800-528-4800  | MI \$283.95 ♦ |
| 03/21/23 | REPUBLIC SERVICES TRASH<br>003226865 85054<br>UTILITIES | PHOENIX       | AZ \$271.82 ♦ |
| 03/21/23 | ALRO STEEL CORP<br>800-528-4800                         | 800-528-4800  | MI \$355.42 ♦ |
| 03/27/23 | LOWE'S<br>717-676-4050                                  | YORK          | PA \$37.00 ♦  |

**Detail Continued**

♦ - denotes Pay Over Time activity

|          |  |               | Amount        |
|----------|--|---------------|---------------|
| 03/29/23 | COMCAST THREE RIVERS EAST CS 1X<br>CABLE SVCS  | (800)266-2278 | PA \$345.55 ♦ |
| 03/29/23 | DELAWARE VALLEY STEEL 461682001561646<br>19782 19082   | UPPER DARBY   | PA \$600.32 ♦ |
| 03/30/23 | VISTAPRINT<br>8662074955   | WALTHAM       | MA \$25.43 ♦  |
| 03/30/23 | MCMASTER-CARR<br>INDUSTRIAL SUPPLY<br>ORD 0330JRILL ;REQ ANDREW MULKERIN<br>IT1 MEDIUM-STRE;UPI 13.0900;QTY1<br>IT2 HIGH-STRENG;UPI 9.1300;QTY1<br>FRT 22.63;HDL 0.00;ITM5 | ROBBINSVILLE  | NJ \$164.26 ♦ |
| 03/31/23 | MCMASTER-CARR<br>INDUSTRIAL SUPPLY<br>ORD 0331JRILL ;REQ ANDREW MULKERIN<br>IT1 HIGH-STRENG;UPI 12.8000;QTY1<br>IT2 ;UPI 0.0000;QTY<br>FRT 9.37;HDL 0.00;ITM1              | ROBBINSVILLE  | NJ \$23.51 ♦  |
| 04/01/23 | HOT MASALA BISTRO<br>717-975-9091  | CAMP HILL     | PA \$87.26 ♦  |
| 04/02/23 | GAP ONLINE 084870005001004<br>8004277895   | GROVEPORT     | OH \$27.00 ♦  |
| 04/02/23 | GAP ONLINE 084870005001004<br>8004277895   | GROVEPORT     | OH \$50.40 ♦  |
| 04/03/23 | MCMASTER-CARR<br>INDUSTRIAL SUPPLY<br>ORD 0403JRILL ;REQ ANDREW MULKERIN<br>IT1 18-8 STAINL;UPI 4.4300;QTY1<br>IT2 STEEL HEX W;UPI 14.9000;QTY1<br>FRT 8.00;HDL 0.00;ITM2  | ROBBINSVILLE  | NJ \$28.98 ♦  |

**IRENE MULKERIN**

Card Ending █ 1140

|          |  |             | Amount       |
|----------|--|-------------|--------------|
| 04/01/23 | SHEETZ<br>000-0000000  | HUMMELSTOWN | PA \$75.50 ♦ |
| 04/01/23 | THE UPS STORE 2482 021770021762287<br>2482-POS2482B-16817036 | HUMMELSTOWN | PA \$2.11 ♦  |

**ANDRIA LAUER**

Card Ending █ 1207

|          |  |          | Amount       |
|----------|--|----------|--------------|
| 03/19/23 | ADOBE ACROPRO SUBS Adobe Systems<br>8004438158 | SAN JOSE | CA \$18.01 ♦ |

**Fees**

|                                   |  | Amount        |
|-----------------------------------|--|---------------|
| <b>Total Fees for this Period</b> |  | <b>\$0.00</b> |



**Business Gold Card**  
VENTWELL INC  
ANDREW MULKERIN  
Closing Date 04/07/23

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Account Ending █ 4003

## Interest Charged

|  | Amount          |
|--|-----------------|
| 04/07/23 Interest Charge on Promotional Balances | \$112.77        |
| <b>Total Interest Charged for this Period</b>    | <b>\$112.77</b> |

### About Trailing Interest

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## 2023 Fees and Interest Totals Year-to-Date

|                        | Amount   |
|------------------------|----------|
| Total Fees in 2023     | \$384.00 |
| Total Interest in 2023 | \$460.29 |

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

|                      | Annual<br>Percentage<br>Rate | Balance Subject<br>to Interest Rate | Interest<br>Charge |
|----------------------|------------------------------|-------------------------------------|--------------------|
| Pay Over Time option | 29.99% (v)                   | \$4,730.82                          | \$112.77           |
| <b>Total</b>         |                              |                                     | <b>\$112.77</b>    |
| (v) Variable Rate    |                              |                                     |                    |

## Information on Pay Over Time

### Pay Over Time Limit

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$6,100.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

### Available Pay Over Time Limit

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

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**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 05/09/23

Next Closing Date 06/08/23

Account Ending [REDACTED] 003

p. 1/6

Customer Care: 1-800-492-3344

TTY: Use Relay 711

Website: americanexpress.com

**New Balance**

\$6,398.22

**Minimum Payment Due**

\$479.37

Includes the past due amount of \$173.00

**Payment Due Date**

06/03/23

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 06/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

|                              |          |          |
|------------------------------|----------|----------|
| Only the Minimum Payment Due | 18 years | \$17,050 |
|------------------------------|----------|----------|

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

⚠ Your account is past due.

→ Please refer to the **IMPORTANT NOTICES** section on [page 5](#).

→ For information on your Pay Over Time feature and limit, see [page 4](#)

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,398.22.

*Continued on page 3*

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending [REDACTED] 4003**Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**06/03/23**

New Balance  
**\$6,398.22**

Minimum Payment Due  
**\$479.37**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
Amount Enclosed





**Business Gold Card**  
**VENTWELL INC**  
**ANDREW MULKERIN**  
**Closing Date 05/09/23**

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Account Ending █ 4003



**Customer Care & Billing Inquiries**  
 International Collect  
 Lost or Stolen Card  
 Express Cash  
**Large Print & Braille Statements**

**1-800-678-0745**  
 1-336-393-1111  
 1-800-678-0745  
 1-800-CASH-NOW  
**1-800-678-0745**

**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 PO BOX 6031  
 CAROL STREAM IL  
 60197-6031

**Hearing Impaired**Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and 1-800-678-0745

MEMBERSHIP  
**rewards®**

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

**New Charges****Summary**

|                          |        | <b>Pay In Full</b> | <b>Pay Over Time</b> ↴ | <b>Total</b>   |
|--------------------------|--------|--------------------|------------------------|----------------|
| IRENE MULKERIN           | █ 1140 | \$16.94            | \$0.00                 | \$16.94        |
| ANDRIA LAUER             | █ 1207 | \$25.43            | \$0.00                 | \$25.43        |
| <b>Total New Charges</b> |        | <b>\$42.37</b>     | <b>\$0.00</b>          | <b>\$42.37</b> |

**Detail**

**IRENE MULKERIN**  
 Card Ending █ 1140

|          |  |               | <b>Amount</b> |
|----------|--|---------------|---------------|
| 04/26/23 | HOBBY-LOBBY #823 000000823<br>4057451100 | MECHANICSBURG | PA            |

**ANDRIA LAUER**  
 Card Ending █ 1207

|          |  |          | <b>Amount</b> |
|----------|--|----------|---------------|
| 04/19/23 | ADOBE ACROPRO SUBS Adobe Systems<br>8004438158 | SAN JOSE | CA            |

**Fees**

|                                   |                 | <b>Amount</b>  |
|-----------------------------------|-----------------|----------------|
| 05/03/23                          | ANDREW MULKERIN | \$39.00        |
| <b>Total Fees for this Period</b> |                 | <b>\$39.00</b> |

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 06/08/23

Next Closing Date 07/09/23

Account Ending █ 4003

p. 1/6

Customer Care: 1-800-492-3344

TTY: Use Relay 711

Website: americanexpress.com

**New Balance**

\$6,594.86

**Minimum Payment Due**

\$739.37

Includes the past due amount of \$479.37

**Payment Due Date**

07/03/23

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 07/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

|                              |          |          |
|------------------------------|----------|----------|
| Only the Minimum Payment Due | 18 years | \$17,089 |
|------------------------------|----------|----------|

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

⚠ Your account is past due.

→ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on [pages 5 - 6](#).

→ For information on your Pay Over Time feature and limit, see [page 4](#)

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,594.86.

*Continued on page 3*

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending █ 4003**Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**07/03/23**

New Balance  
**\$6,594.86**

Minimum Payment Due  
**\$739.37**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
Amount Enclosed





**Business Gold Card**  
VENTWELL INC  
ANDREW MULKERIN  
Closing Date 06/08/23

p. 3/6

Account Ending █ 4003



**Customer Care & Billing Inquiries**  
International Collect  
Lost or Stolen Card  
Express Cash  
**Large Print & Braille Statements**

**1-800-678-0745**  
1-336-393-1111  
1-800-678-0745  
1-800-CASH-NOW  
**1-800-678-0745**



**Website:** [americanexpress.com](http://americanexpress.com)

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**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

**Hearing Impaired**

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MEMBERSHIP  
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

## Fees

|                                   | <b>Amount</b>  |
|-----------------------------------|----------------|
| 06/03/23 Late Payment Fee         | \$39.00        |
| <b>Total Fees for this Period</b> | <b>\$39.00</b> |

## Interest Charged

|  | <b>Amount</b>   |
|--|-----------------|
| 06/08/23 Interest Charge on Promotional Balances | \$157.64        |
| <b>Total Interest Charged for this Period</b>    | <b>\$157.64</b> |

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2023 Fees and Interest Totals Year-to-Date

|                        | <b>Amount</b> |
|------------------------|---------------|
| Total Fees in 2023     | \$462.00      |
| Total Interest in 2023 | \$781.86      |

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

|                      | <b>Annual Percentage Rate</b> | <b>Balance Subject to Interest Rate</b> | <b>Interest Charge</b> |
|----------------------|-------------------------------|---|------------------------|
| Pay Over Time option | 29.99% (v)                    | \$6,392.72                              | \$157.64               |
| <b>Total</b>         |                               |   | <b>\$157.64</b>        |
| (v) Variable Rate    |                               |   |                        |

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 07/09/23

Next Closing Date 08/09/23

Account Ending █ 4003

p. 1/5

Customer Care: 1-800-492-3344

TTY: Use Relay 711

Website: americanexpress.com

**New Balance**

\$7,222.71

**Minimum Payment Due**

\$901.73

Includes the past due amount of \$581.73

**Payment Due Date**

08/03/23

**Late Payment Warning:** If you do not pay the Minimum Payment Due by the Payment Due Date of 08/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Pay Over Time balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

|                              |          |          |
|------------------------------|----------|----------|
| Only the Minimum Payment Due | 19 years | \$18,605 |
|------------------------------|----------|----------|

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

⚠ Your account is past due.

→ Please refer to the **IMPORTANT NOTICES** section on [page 5](#).

→ For information on your Pay Over Time feature and limit, see [page 4](#)

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$7,222.71.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending █ 4003**Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**08/03/23**

New Balance  
**\$7,222.71**

Minimum Payment Due  
**\$901.73**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
Amount Enclosed





## Business Gold Card

VENTWELL INC

ANDREW MULKERIN

Closing Date 07/09/23

p. 3/5

Account Ending █ 4003



**Customer Care & Billing Inquiries**  
 International Collect  
 Lost or Stolen Card  
 Express Cash  
**Large Print & Braille Statements**

**1-800-678-0745**  
 1-336-393-1111  
 1-800-678-0745  
 1-800-CASH-NOW  
**1-800-678-0745**

Website: [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 PO BOX 6031  
 CAROL STREAM IL  
 60197-6031

### Hearing Impaired

Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and **1-800-678-0745**

## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>     |
|-----------------------------------|--------------------|------------------------|------------------|
| <b>Payments</b>                   | \$0.00             | -\$157.64              | -\$157.64        |
| <b>Credits</b>                    | \$0.00             | \$0.00                 | \$0.00           |
| <b>Total Payments and Credits</b> | <b>\$0.00</b>      | <b>-\$157.64</b>       | <b>-\$157.64</b> |

### Detail

\*Indicates posting date

|                           |   |  | <b>Amount</b> |
|---------------------------|---|--|---------------|
| Payments                  |   |  |               |
| 06/16/23* ANDREW MULKERIN | CUSTOMER SERVICE PAYMENT - THANK YOU      |  | -\$6,437.22   |
| 06/23/23* ANDREW MULKERIN | MOBILE PAYMENT - THANK YOU                |  | -\$157.64     |
| 06/16/23* ANDREW MULKERIN | RETURNED CHECK/DECLINED BANK TRANSACTIONS |  | \$6,437.22    |

## New Charges

### Summary

|                          |  | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>    |
|--------------------------|--|--------------------|------------------------|-----------------|
| IRENE MULKERIN █ 1140    |  | \$0.00             | \$508.80               | \$508.80        |
| ANDRIA LAUER █ 1207      |  | \$0.00             | \$25.43                | \$25.43         |
| <b>Total New Charges</b> |  | <b>\$0.00</b>      | <b>\$534.23</b>        | <b>\$534.23</b> |

### Detail

♦ - denotes Pay Over Time activity

|                   |         |    |  | <b>Amount</b> |
|-------------------|---------|----|--|---------------|
| 06/21/23 DocuSign | SEATTLE | WA |  | \$508.80 ♦    |
| 800-379-9973      |         |    |  |               |

|   |          |    |  | <b>Amount</b> |
|---|----------|----|--|---------------|
| 06/19/23 ADOBE ACROPRO SUBS Adobe Systems | SAN JOSE | CA |  | \$25.43 ♦     |
| 8004438158                                |          |    |  |               |

### Fees

\*Indicates posting date

|                           |                      |  | <b>Amount</b> |
|---------------------------|----------------------|--|---------------|
| 06/21/23* ANDREW MULKERIN | RETURNED PAYMENT FEE |  | \$39.00       |

**Fees Contined**

\*Indicates posting date

|                                   |                 | Amount         |
|-----------------------------------|-----------------|----------------|
| 06/28/23*                         | ANDREW MULKERIN | \$39.00        |
| <b>Total Fees for this Period</b> |                 | <b>\$78.00</b> |

**Interest Charged**

|   |   | Amount          |
|---|---|-----------------|
| 07/09/23                                      | Interest Charge on Promotional Balances | \$173.26        |
| <b>Total Interest Charged for this Period</b> |   | <b>\$173.26</b> |

**About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2023 Fees and Interest Totals Year-to-Date**

|                        |  | Amount   |
|------------------------|--|----------|
| Total Fees in 2023     |  | \$540.00 |
| Total Interest in 2023 |  | \$955.12 |

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

|                      | Annual<br>Percentage Rate | Balance Subject<br>to Interest Rate | Interest<br>Charge |
|----------------------|---------------------------|-------------------------------------|--------------------|
| Pay Over Time option | 29.99% (v)                | \$6,799.47                          | \$173.26           |
| <b>Total</b>         |                           |                                     | <b>\$173.26</b>    |
| (v) Variable Rate    |                           |                                     |                    |

**Information on Pay Over Time****Pay Over Time Limit**

There is a limit to your Pay Over Time feature balance. Your Pay Over Time Limit is \$6,100.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

**Available Pay Over Time Limit**

Your Available Pay Over Time Limit is \$0.00 and is accurate as of your statement date. This Limit is the remaining amount that you can add to your Pay Over Time balance. The Available Pay Over Time Limit amount is calculated by subtracting your Pay Over Time balance from your Pay Over Time Limit. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able to use some or all of your Available Pay Over Time Limit.

**Pay Over Time Setting: ON**

The setting indicated above is accurate as of your statement closing date. For the most up to date setting, please refer to your online account. If your setting is On, eligible charges will be placed in your Pay Over Time balance up to your Pay Over Time Limit. If your setting is Off, all charges will be added to your Pay In Full balance and no new charges will be included in your Pay Over Time balance. If you have an existing Pay Over Time balance, you can continue to pay this off over time with interest, as long as you pay your minimum due each month by your Payment Due Date.

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 08/09/23 Next Closing Date 09/08/23

Account Ending █ 4003

p. 1/6

Customer Care: 1-800-492-3344

TTY: Use Relay 711

Website: americanexpress.com

**New Balance**

\$7,093.52

**Minimum Payment Due**

\$543.36

Includes the past due amount of \$354.36

**Payment Due Date**

09/03/23

**Late Payment Warning:** You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 09/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

|                                 |         |         |
|---------------------------------|---------|---------|
| Only the<br>Minimum Payment Due | 4 years | \$8,388 |
|---------------------------------|---------|---------|

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

→ Please refer to the **IMPORTANT NOTICES** section on [page 5](#).

ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$7,093.52.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending █ 4003**Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**09/03/23**

New Balance  
**\$7,093.52**

Minimum Payment Due  
**\$543.36**

See reverse side for instructions  
on how to update your address,  
phone number, or email.



AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
**Amount Enclosed**



## Business Gold Card

VENTWELL INC  
ANDREW MULKERIN  
Closing Date 08/09/23

p. 3/6

Account Ending █ 4003



**Customer Care & Billing Inquiries**  
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Lost or Stolen Card  
Express Cash  
**Large Print & Braille Statements**

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1-336-393-1111  
1-800-678-0745  
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**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
P.O. BOX 981535  
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79998-1535

**Payments**  
PO BOX 6031  
CAROL STREAM IL  
60197-6031

### Hearing Impaired

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## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>     |
|-----------------------------------|--------------------|------------------------|------------------|
| <b>Payments</b>                   | \$0.00             | -\$189.00              | -\$189.00        |
| <b>Credits</b>                    | -\$39.00           | \$0.00                 | -\$39.00         |
| <b>Total Payments and Credits</b> | <b>-\$39.00</b>    | <b>-\$189.00</b>       | <b>-\$228.00</b> |

### Detail

\*Indicates posting date

| <b>Payments</b>                                  | <b>Amount</b> |
|--|---------------|
| 08/08/23* AUTOPAY PAYMENT - THANK YOU            | -\$189.00     |
| <b>Credits</b>                                   | <b>Amount</b> |
| 08/08/23* Credit Adjustment for Late Payment Fee | -\$39.00      |

## Fees

|                                   | <b>Amount</b>  |
|-----------------------------------|----------------|
| 08/03/23 Late Payment Fee         | \$39.00        |
| <b>Total Fees for this Period</b> | <b>\$39.00</b> |

## Interest Charged

|  | <b>Amount</b>  |
|--|----------------|
| 08/09/23 Interest Charge on Promotional Balances | \$59.81        |
| <b>Total Interest Charged for this Period</b>    | <b>\$59.81</b> |

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2023 Fees and Interest Totals Year-to-Date

|                        | <b>Amount</b> |
|------------------------|---------------|
| Total Fees in 2023     | \$540.00      |
| Total Interest in 2023 | \$1,014.93    |

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

|                      | Annual<br>Percentage Rate | Balance Subject<br>to Interest Rate | Interest<br>Charge |
|----------------------|---------------------------|-------------------------------------|--------------------|
| Pay Over Time option | 9.99% (v)                 | \$7,041.09                          | \$59.81            |
| <b>Total</b>         |                           |                                     | <b>\$59.81</b>     |
| (v) Variable Rate    |                           |                                     |                    |

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 09/08/23 Next Closing Date 10/09/23

Account Ending [REDACTED] 4003

p. 1/5

Customer Care: 1-800-492-3344

TTY: Use Relay 711

Website: americanexpress.com

**New Balance**

\$6,961.11

**Minimum Payment Due**

\$543.36

Includes the past due amount of \$354.36

**Payment Due Date**

10/03/23

**Late Payment Warning:** You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 10/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due. If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

|                              |         |         |
|------------------------------|---------|---------|
| Only the Minimum Payment Due | 4 years | \$8,202 |
|------------------------------|---------|---------|

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

→ Please refer to the **IMPORTANT NOTICES** section on page 5.

**Membership Rewards® Points**

Available and Pending as of 07/31/23

715

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary****Pay In Full Portion**

|                  |            |
|------------------|------------|
| Previous Balance | \$198.37   |
| Payments/Credits | -\$0.00    |
| New Charges      | +\$0.00    |
| Fees             | +\$0.00    |
| New Balance      | = \$198.37 |

**Pay Over Time Portion**

|                  |              |
|------------------|--------------|
| Previous Balance | \$6,895.15   |
| Payments/Credits | -\$189.00    |
| New Charges      | +\$0.00      |
| Fees             | +\$0.00      |
| Interest Charged | +\$56.59     |
| New Balance      | = \$6,762.74 |
| Minimum Due      | \$523.36     |

**Account Total**

|                  |            |
|------------------|------------|
| Previous Balance | \$7,093.52 |
| Payments/Credits | -\$189.00  |
| New Charges      | +\$0.00    |
| Fees             | +\$0.00    |
| Interest Charged | +\$56.59   |

|                     |            |
|---------------------|------------|
| New Balance         | \$6,961.11 |
| Minimum Payment Due | \$543.36   |

Days in Billing Period: 30

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending [REDACTED] 4003**Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**10/03/23**

New Balance  
**\$6,961.11**

AutoPay Amount  
**\$189.00**



See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
Amount Enclosed



## Business Gold Card

VENTWELL INC

ANDREW MULKERIN

Closing Date 09/08/23

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Account Ending █ 4003



**Customer Care & Billing Inquiries**  
 International Collect  
 Lost or Stolen Card  
 Express Cash  
**Large Print & Braille Statements**

**1-800-678-0745**  
 1-336-393-1111  
 1-800-678-0745  
 1-800-CASH-NOW  
**1-800-678-0745**

**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 PO BOX 6031  
 CAROL STREAM IL  
 60197-6031

**Hearing Impaired**Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and **1-800-678-0745**

- ⓘ Thank you for enrolling in your payment plan. We will debit your bank account for your next scheduled payment of \$189.00 on 10/03/23. This date may not be the same date your bank will debit your bank account.
- ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,961.11.

## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>     |
|-----------------------------------|--------------------|------------------------|------------------|
| <b>Payments</b>                   | \$0.00             | -\$189.00              | -\$189.00        |
| <b>Credits</b>                    | \$0.00             | \$0.00                 | \$0.00           |
| <b>Total Payments and Credits</b> | <b>\$0.00</b>      | <b>-\$189.00</b>       | <b>-\$189.00</b> |

### Detail

\*Indicates posting date

| <b>Payments</b>                       | <b>Amount</b> |
|---------------------------------------|---------------|
| 09/03/23* AUTOPAY PAYMENT - THANK YOU | -\$189.00     |

## Fees

### Amount

|                                   |               |
|-----------------------------------|---------------|
| <b>Total Fees for this Period</b> | <b>\$0.00</b> |
|-----------------------------------|---------------|

## Interest Charged

### Amount

|  |         |
|--|---------|
| 09/08/23 Interest Charge on Promotional Balances | \$56.59 |
|--|---------|

|   |                |
|---|----------------|
| <b>Total Interest Charged for this Period</b> | <b>\$56.59</b> |
|---|----------------|

## About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2023 Fees and Interest Totals Year-to-Date**

|                        | <b>Amount</b> |
|------------------------|---------------|
| Total Fees in 2023     | \$540.00      |
| Total Interest in 2023 | \$1,071.52    |

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

|                      | <b>Annual<br/>Percentage Rate</b> | <b>Balance Subject<br/>to Interest Rate</b> | <b>Interest<br/>Charge</b> |
|----------------------|-----------------------------------|---|----------------------------|
| Pay Over Time option | 9.99% (v)                         | \$6,884.78                                  | \$56.59                    |
| <b>Total</b>         |                                   |   | <b>\$56.59</b>             |
| (v) Variable Rate    |                                   |   |                            |



## Business Gold Card

VENTWELL INC

ANDREW MULKERIN

Closing Date 10/09/23

Next Closing Date 11/08/23

Account Ending █ 4003

p. 1/9

**Customer Care:** 1-800-492-3344  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

### New Balance

\$6,824.47

### Minimum Payment Due

\$543.19

Includes the past due amount of \$354.19

### Payment Due Date

11/03/23

**Late Payment Warning:** You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 11/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...

You will pay off the balance shown on this statement in about...

And you will pay an estimated total of...

Only the Minimum Payment Due      4 years      \$8,011

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

! Your account is cancelled and past due.

→ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on [pages 5 - 9](#).

*Continued on page 3*

Visit  
[www.membershiprewards.com](http://www.membershiprewards.com)

### Account Summary

#### Pay In Full Portion

|                  |            |
|------------------|------------|
| Previous Balance | \$198.37   |
| Payments/Credits | -\$0.00    |
| New Charges      | +\$0.00    |
| Fees             | +\$0.00    |
| New Balance      | = \$198.37 |

#### Pay Over Time Portion

|                  |              |
|------------------|--------------|
| Previous Balance | \$6,762.74   |
| Payments/Credits | -\$193.91    |
| New Charges      | +\$0.00      |
| Fees             | +\$0.00      |
| Interest Charged | +\$57.27     |
| New Balance      | = \$6,626.10 |
| Minimum Due      | \$513.19     |

#### Account Total

|                         |                   |
|-------------------------|-------------------|
| <b>Previous Balance</b> | <b>\$6,961.11</b> |
| Payments/Credits        | -\$193.91         |
| New Charges             | +\$0.00           |
| Fees                    | +\$0.00           |
| Interest Charged        | +\$57.27          |

|                            |                   |
|----------------------------|-------------------|
| <b>New Balance</b>         | <b>\$6,824.47</b> |
| <b>Minimum Payment Due</b> | <b>\$543.19</b>   |

Days in Billing Period: 31



#### Payment Coupon

Do not staple or use paper clips



#### Pay by Computer

[americanexpress.com/  
business](http://americanexpress.com/business)



#### Pay by Phone

1-800-472-9297

#### Account Ending █ 4003

Enter 15 digit account # on all payments.  
 Make check payable to American Express.

ANDREW MULKERIN  
 VENTWELL INC  
 1740 ADELINE DR  
 MECHANICSBURG PA 17050-1681

Payment Due Date  
**11/03/23**

New Balance  
**\$6,824.47**

AutoPay Amount  
**\$189.00**

See reverse side for instructions  
 on how to update your address,  
 phone number, or email.



AMERICAN EXPRESS  
 PO BOX 6031  
 CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
**Amount Enclosed**



**Business Gold Card**  
 VENTWELL INC  
 ANDREW MULKERIN  
 Closing Date 10/09/23

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Account Ending █ 4003



**Customer Care & Billing Inquiries**  
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**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 PO BOX 6031  
 CAROL STREAM IL  
 60197-6031

#### Hearing Impaired

Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and **1-800-678-0745**

- ⓘ We will debit your bank account for your next scheduled payment of \$189.00 on 11/03/23. This date may not be the same date your bank will debit your bank account.
- ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,824.47.

## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>     |
|-----------------------------------|--------------------|------------------------|------------------|
| <b>Payments</b>                   | \$0.00             | -\$189.00              | -\$189.00        |
| <b>Credits</b>                    | \$0.00             | -\$4.91                | -\$4.91          |
| <b>Total Payments and Credits</b> | <b>\$0.00</b>      | <b>-\$193.91</b>       | <b>-\$193.91</b> |

### Detail

\*Indicates posting date

♦ - denotes Pay Over Time activity

|                                       | <b>Amount</b> |
|---------------------------------------|---------------|
| <b>Payments</b>                       |               |
| 10/03/23* AUTOPAY PAYMENT - THANK YOU | -\$189.00     |
| <b>Credits</b>                        |               |
| 10/04/23* Credit for AMEX Error       | -\$4.91 ♦     |

### Fees

### Amount

|                                   |               |
|-----------------------------------|---------------|
| <b>Total Fees for this Period</b> | <b>\$0.00</b> |
|-----------------------------------|---------------|

### Interest Charged

### Amount

|  |                |
|--|----------------|
| 10/09/23 Interest Charge on Promotional Balances | \$57.27        |
| <b>Total Interest Charged for this Period</b>    | <b>\$57.27</b> |

### About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2023 Fees and Interest Totals Year-to-Date**

|                        | <b>Amount</b> |
|------------------------|---------------|
| Total Fees in 2023     | \$540.00      |
| Total Interest in 2023 | \$1,128.79    |

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Variable APRs will not exceed 29.99%.

|                      | <b>Annual<br/>Percentage Rate</b> | <b>Balance Subject<br/>to Interest Rate</b> | <b>Interest<br/>Charge</b> |
|----------------------|-----------------------------------|---|----------------------------|
| Pay Over Time option | 9.99% (v)                         | \$6,742.96                                  | \$57.27                    |
| <b>Total</b>         |                                   |   | <b>\$57.27</b>             |
| (v) Variable Rate    |                                   |   |                            |

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 11/08/23

Next Closing Date 12/08/23

Account Ending █ 4003

p. 1/5

**Customer Care:** 1-800-492-3344  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

**New Balance**

\$6,689.86

**Minimum Payment Due**

\$543.19

Includes the past due amount of \$354.19

**Payment Due Date**

12/03/23

**Late Payment Warning:** You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 12/03/23, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

|   |  |   |
|---|--|---|
| If you make no additional charges and each month you pay... | You will pay off the balance shown on this statement in about... | And you will pay an estimated total of... |
| Only the Minimum Payment Due                                | 3 years  | \$7,825                                   |

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

! Your account is cancelled and past due.

→ Please refer to the **IMPORTANT NOTICES** section on [page 5](#).

**Visit**  
[www.membershiprewards.com](http://www.membershiprewards.com)

**Account Summary****Pay In Full Portion**

|                  |            |
|------------------|------------|
| Previous Balance | \$198.37   |
| Payments/Credits | -\$10.00   |
| New Charges      | +\$0.00    |
| Fees             | +\$0.00    |
| New Balance      | = \$188.37 |

**Pay Over Time Portion**

|                  |              |
|------------------|--------------|
| Previous Balance | \$6,626.10   |
| Payments/Credits | -\$179.00    |
| New Charges      | +\$0.00      |
| Fees             | +\$0.00      |
| Interest Charged | +\$54.39     |
| New Balance      | = \$6,501.49 |
| Minimum Due      | \$513.19     |

**Account Total**

|                         |                   |
|-------------------------|-------------------|
| <b>Previous Balance</b> | <b>\$6,824.47</b> |
| Payments/Credits        | -\$189.00         |
| New Charges             | +\$0.00           |
| Fees                    | +\$0.00           |
| Interest Charged        | +\$54.39          |

|                            |                   |
|----------------------------|-------------------|
| <b>New Balance</b>         | <b>\$6,689.86</b> |
| <b>Minimum Payment Due</b> | <b>\$543.19</b>   |

Days in Billing Period: 30

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending █ 4003**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**12/03/23**

New Balance  
**\$6,689.86**

AutoPay Amount  
**\$189.00**

See reverse side for instructions  
on how to update your address,  
phone number, or email.



AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
**Amount Enclosed**



## Business Gold Card

VENTWELL INC

ANDREW MULKERIN

Closing Date 11/08/23

p. 3/5

Account Ending █ 4003



**Customer Care & Billing Inquiries**  
 International Collect  
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 Express Cash  
**Large Print & Braille Statements**

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 1-336-393-1111  
 1-800-678-0745  
 1-800-CASH-NOW  
**1-800-678-0745**

**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 PO BOX 6031  
 CAROL STREAM IL  
 60197-6031

**Hearing Impaired**Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and **1-800-678-0745**

- ⓘ We will debit your bank account for your next scheduled payment of \$189.00 on 12/03/23. This date may not be the same date your bank will debit your bank account.
- ⓘ Please note, your preset spending limit is \$6,100.00. You have spent \$6,689.86.

## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>     |
|-----------------------------------|--------------------|------------------------|------------------|
| <b>Payments</b>                   | -\$10.00           | -\$179.00              | -\$189.00        |
| <b>Credits</b>                    | \$0.00             | \$0.00                 | \$0.00           |
| <b>Total Payments and Credits</b> | <b>-\$10.00</b>    | <b>-\$179.00</b>       | <b>-\$189.00</b> |

### Detail

\*Indicates posting date

| <b>Payments</b>                       | <b>Amount</b> |
|---------------------------------------|---------------|
| 11/03/23* AUTOPAY PAYMENT - THANK YOU | -\$189.00     |

## Fees

### Amount

|                                   |               |
|-----------------------------------|---------------|
| <b>Total Fees for this Period</b> | <b>\$0.00</b> |
|-----------------------------------|---------------|

## Interest Charged

### Amount

|  |         |
|--|---------|
| 11/08/23 Interest Charge on Promotional Balances | \$54.39 |
|--|---------|

|   |                |
|---|----------------|
| <b>Total Interest Charged for this Period</b> | <b>\$54.39</b> |
|---|----------------|

## About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2023 Fees and Interest Totals Year-to-Date**

|                        | <b>Amount</b> |
|------------------------|---------------|
| Total Fees in 2023     | \$540.00      |
| Total Interest in 2023 | \$1,183.18    |

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Variable APRs will not exceed 29.99%.

|                      | <b>Annual<br/>Percentage Rate</b> | <b>Balance Subject<br/>to Interest Rate</b> | <b>Interest<br/>Charge</b> |
|----------------------|-----------------------------------|---|----------------------------|
| Pay Over Time option | 9.99% (v)                         | \$6,616.66                                  | \$54.39                    |
| <b>Total</b>         |                                   |   | <b>\$54.39</b>             |
| (v) Variable Rate    |                                   |   |                            |



## Business Gold Card

VENTWELL INC

ANDREW MULKERIN

Closing Date 12/08/23

Next Closing Date 01/09/24

Account Ending █ 4003

p. 1/5

**Customer Care:** 1-800-492-3344  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

### New Balance

\$6,554.22

### Minimum Payment Due

\$543.19

Includes the past due amount of \$354.19

### Payment Due Date

01/03/24

**Late Payment Warning:** You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 01/03/24, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

|   |  |   |
|---|--|---|
| If you make no additional charges and each month you pay... | You will pay off the balance shown on this statement in about... | And you will pay an estimated total of... |
| Only the Minimum Payment Due                                | 3 years  | \$7,638                                   |

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

! Your account is cancelled and past due.

→ Please refer to the **IMPORTANT NOTICES** section on [page 5](#).

Visit  
[www.membershiprewards.com](http://www.membershiprewards.com)

### Account Summary

#### Pay In Full Portion

|                  |            |
|------------------|------------|
| Previous Balance | \$188.37   |
| Payments/Credits | -\$10.00   |
| New Charges      | +\$0.00    |
| Fees             | +\$0.00    |
| New Balance      | = \$178.37 |

#### Pay Over Time Portion

|                  |              |
|------------------|--------------|
| Previous Balance | \$6,501.49   |
| Payments/Credits | -\$179.00    |
| New Charges      | +\$0.00      |
| Fees             | +\$0.00      |
| Interest Charged | +\$53.36     |
| New Balance      | = \$6,375.85 |
| Minimum Due      | \$513.19     |

#### Account Total

|                  |            |
|------------------|------------|
| Previous Balance | \$6,689.86 |
| Payments/Credits | -\$189.00  |
| New Charges      | +\$0.00    |
| Fees             | +\$0.00    |
| Interest Charged | +\$53.36   |

|                     |            |
|---------------------|------------|
| New Balance         | \$6,554.22 |
| Minimum Payment Due | \$543.19   |

Days in Billing Period: 30

#### Payment Coupon

Do not staple or use paper clips

#### Pay by Computer

[americanexpress.com/  
business](http://americanexpress.com/business)

#### Pay by Phone

1-800-472-9297

#### Account Ending █ 4003

Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
01/03/24

New Balance  
\$6,554.22

AutoPay Amount  
\$189.00

See reverse side for instructions  
on how to update your address,  
phone number, or email.



AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
Amount Enclosed



## Business Gold Card

VENTWELL INC

ANDREW MULKERIN

Closing Date 12/08/23

p. 3/5

Account Ending [REDACTED] 4003



**Customer Care & Billing Inquiries**  
 International Collect  
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**Large Print & Braille Statements**

**1-800-678-0745**  
 1-336-393-1111  
 1-800-678-0745  
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**1-800-678-0745**

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- (i) We will debit your bank account for your next scheduled payment of \$189.00 on 01/03/24. This date may not be the same date your bank will debit your bank account.
- (i) Please note, your preset spending limit is \$6,100.00. You have spent \$6,554.22.

## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>     |
|-----------------------------------|--------------------|------------------------|------------------|
| <b>Payments</b>                   | -\$10.00           | -\$179.00              | -\$189.00        |
| <b>Credits</b>                    | \$0.00             | \$0.00                 | \$0.00           |
| <b>Total Payments and Credits</b> | <b>-\$10.00</b>    | <b>-\$179.00</b>       | <b>-\$189.00</b> |

### Detail

\*Indicates posting date

| <b>Payments</b>                       | <b>Amount</b> |
|---------------------------------------|---------------|
| 12/03/23* AUTOPAY PAYMENT - THANK YOU | -\$189.00     |

## Fees

### Amount

|                                   |               |
|-----------------------------------|---------------|
| <b>Total Fees for this Period</b> | <b>\$0.00</b> |
|-----------------------------------|---------------|

## Interest Charged

### Amount

|  |         |
|--|---------|
| 12/08/23 Interest Charge on Promotional Balances | \$53.36 |
|--|---------|

|   |                |
|---|----------------|
| <b>Total Interest Charged for this Period</b> | <b>\$53.36</b> |
|---|----------------|

## About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2023 Fees and Interest Totals Year-to-Date**

|                        | <b>Amount</b> |
|------------------------|---------------|
| Total Fees in 2023     | \$540.00      |
| Total Interest in 2023 | \$1,236.54    |

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Variable APRs will not exceed 29.99%.

|                      | <b>Annual<br/>Percentage Rate</b> | <b>Balance Subject<br/>to Interest Rate</b> | <b>Interest<br/>Charge</b> |
|----------------------|-----------------------------------|---|----------------------------|
| Pay Over Time option | 9.99% (v)                         | \$6,491.56                                  | \$53.36                    |
| <b>Total</b>         |                                   |   | <b>\$53.36</b>             |
| (v) Variable Rate    |                                   |   |                            |

**Business Gold Card**

VENTWELL INC

ANDREW MULKERIN

Closing Date 01/09/24

Next Closing Date 02/07/24

Account Ending █ 4003

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**Customer Care:** 1-800-492-3344  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

**New Balance**

\$6,611.90

**Minimum Payment Due**

\$732.19

Includes the past due amount of \$543.19

**Payment Due Date**

02/03/24

**Late Payment Warning:** You are currently enrolled in a payment plan. If you complete or are removed from the plan for any reason, and we do not receive your Minimum Payment Due by the Payment Due Date of 02/03/24, you may have to pay a late fee of the greater of \$39.00 or 2.99% of the past due Pay in Full amount. Also, your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

You are currently enrolled in a payment plan. **Please pay the agreed upon amount of \$189.00 by the Payment Due Date listed above to not go further past due.** If you would like to bring the account status to current, you need to pay the Minimum Payment Due listed above by the due date.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

|   |  |   |
|---|--|---|
| If you make no additional charges and each month you pay... | You will pay off the balance shown on this statement in about... | And you will pay an estimated total of... |
| Only the Minimum Payment Due                                | 3 years  | \$7,650                                   |

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

⚠ Your account is cancelled and past due.

→ Please refer to the **IMPORTANT NOTICES** section on [page 5](#).

**Visit**  
[www.membershiprewards.com](http://www.membershiprewards.com)

**Account Summary****Pay In Full Portion**

|                  |            |
|------------------|------------|
| Previous Balance | \$178.37   |
| Payments/Credits | -\$0.00    |
| New Charges      | +\$0.00    |
| Fees             | +\$0.00    |
| New Balance      | = \$178.37 |

**Pay Over Time Portion**

|                  |              |
|------------------|--------------|
| Previous Balance | \$6,375.85   |
| Payments/Credits | -\$0.00      |
| New Charges      | +\$0.00      |
| Fees             | +\$0.00      |
| Interest Charged | +\$57.68     |
| New Balance      | = \$6,433.53 |
| Minimum Due      | \$692.19     |

**Account Total**

|                         |                   |
|-------------------------|-------------------|
| <b>Previous Balance</b> | <b>\$6,554.22</b> |
| Payments/Credits        | -\$0.00           |
| New Charges             | +\$0.00           |
| Fees                    | +\$0.00           |
| Interest Charged        | +\$57.68          |

|                            |                   |
|----------------------------|-------------------|
| <b>New Balance</b>         | <b>\$6,611.90</b> |
| <b>Minimum Payment Due</b> | <b>\$732.19</b>   |

Days in Billing Period: 32

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/  
business](http://americanexpress.com/business)**Pay by Phone**

1-800-472-9297

**Account Ending █ 4003**Enter 15 digit account # on all payments.  
Make check payable to American Express.

ANDREW MULKERIN  
VENTWELL INC  
1740 ADELINE DR  
MECHANICSBURG PA 17050-1681

Payment Due Date  
**02/03/24**

New Balance  
**\$6,611.90**

AutoPay Amount  
**\$189.00**

See reverse side for instructions  
on how to update your address,  
phone number, or email.



AMERICAN EXPRESS  
PO BOX 6031  
CAROL STREAM IL 60197-6031

\$ \_\_\_\_\_ • \_\_\_\_\_  
**Amount Enclosed**



## Business Gold Card

VENTWELL INC

ANDREW MULKERIN

Closing Date 01/09/24

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Account Ending [REDACTED] 003



**Customer Care & Billing Inquiries**  
 International Collect  
 Lost or Stolen Card  
 Express Cash  
**Large Print & Braille Statements**

**1-800-678-0745**  
 1-336-393-1111  
 1-800-678-0745  
 1-800-CASH-NOW  
**1-800-678-0745**

**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 PO BOX 6031  
 CAROL STREAM IL  
 60197-6031

**Hearing Impaired**Online chat at [americanexpress.com](http://americanexpress.com) or use Relay dial 711 and **1-800-678-0745**

- (i) We will debit your bank account for your next scheduled payment of \$189.00 on 02/03/24. This date may not be the same date your bank will debit your bank account.
- (i) Please note, your preset spending limit is \$6,100.00. You have spent \$6,611.90.

## Payments and Credits

### Summary

|                                   | <b>Pay In Full</b> | <b>Pay Over Time ♦</b> | <b>Total</b>  |
|-----------------------------------|--------------------|------------------------|---------------|
| <b>Payments</b>                   | \$0.00             | \$0.00                 | \$0.00        |
| <b>Credits</b>                    | \$0.00             | \$0.00                 | \$0.00        |
| <b>Total Payments and Credits</b> | <b>\$0.00</b>      | <b>\$0.00</b>          | <b>\$0.00</b> |

### Detail

\*Indicates posting date

| <b>Payments</b>                         | <b>Amount</b> |
|---|---------------|
| 01/03/24* AUTOPAY PAYMENT - THANK YOU   | -\$189.00     |
| 12/03/23* RETURNED AUTOPAY (DEROGATORY) | \$189.00      |

## Fees

### Amount

|                                   |               |
|-----------------------------------|---------------|
| <b>Total Fees for this Period</b> | <b>\$0.00</b> |
|-----------------------------------|---------------|

## Interest Charged

\*Indicates posting date

### Amount

|  |                |
|--|----------------|
| 12/11/23* Debit Adjustment for Purchase Finance Charge | \$0.30         |
| 01/09/24 Interest Charge on Promotional Balances       | \$57.38        |
| <b>Total Interest Charged for this Period</b>          | <b>\$57.68</b> |

## About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest". Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens, we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2024 Fees and Interest Totals Year-to-Date**

|                        | <b>Amount</b> |
|------------------------|---------------|
| Total Fees in 2024     | \$0.00        |
| Total Interest in 2024 | \$57.68       |

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Variable APRs will not exceed 29.99%.

|                      | <b>Annual<br/>Percentage Rate</b> | <b>Balance Subject<br/>to Interest Rate</b> | <b>Interest<br/>Charge</b> |
|----------------------|-----------------------------------|---|----------------------------|
| Pay Over Time option | 9.99% (v)                         | \$6,543.87                                  | \$57.38                    |
| <b>Total</b>         |                                   |   | <b>\$57.38</b>             |
| (v) Variable Rate    |                                   |   |                            |